
HCFACMS

ALUMNI NEWS

SUMMER 2006 (Vol. 12 No. 3)

MESSAGE FROM THE PRESIDENT

Well, we are already a third of the way through the summer and I want to wish you all the best of the rest of it.

I am also pleased to be able to report that we continue to have a strong and loyal following and nearly everyone renewed his or her membership for 2006 or longer. On page 2 you will see a list of 12 new members.

In this issue you will find items about the COLA Count, the Lifetime Membership Award to Walter B. Schauer mann, the CFC Crafts and Gifts Fair, the CFC Cookbook Recipe Search, Civil Service Survivor Benefits, Vision & Dental Benefits Update, Federal Long Term Care Insurance, FEHB Health Savings Account Proposal, Bob Bath's latest travels, Support Your Beneficiaries, View Contractors Cautiously and "The Gift of Aging," etc. As always, we provide the latest Senior Management Announcements. We again serve up some whimsical pieces in the Komed y Korner, including "My Employment History," "Bacon and Eggs," "Driver Wanted," "Old Dress," "Say Again!" and "Retarded Grandparents," etc. The second and third issues of the CMS internal newsletter "News You Can Use" are included with this mailing, as is the Summer 2006 edition of the Member Directory. We hope this issue contains many items of interest to you.

And don't forget the Summer Cookout on Friday August 11 at Walt Schauer mann's home (see details on enclosed flier). The basement is finished and air conditioned, and right off the patio and pool, so don't be stopped by hot weather. Too far away to attend! As always, we'll down a cool one in your honor.

I want to wish you all a happy, healthy and prosperous retirement.


William L Engelhardt

HCFA/CMS ALUMNI NEWS

Published four times a year for the members of the Health Care Financing Administration
/Centers for Medicare and Medicaid Services (HCFA/CMS) Alumni Association

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DUE DATES FOR FUTURE ISSUES

Fall Issue – September 22, 2006

Winter Issue – December 22, 2006

Send material to:

HCFA/CMS Alumni News

P.O. Box 47564

Baltimore, MD 21244-7564

TELEPHONE: 410-786-3918

FAX: 410-786-3898

E-MAIL:

HCFAALUM@cms.hhs.gov

INTERNET:

<http://www.cms.hhs.gov/CMSAlumni>

NEW MEMBERS

The Association extends a hearty "Welcome Aboard" to the following new members:

Victoria Asta
Bunnee Butterfield
Mary Jean Duckett
Edwin J. Glatzel
Irving Howard
Lillian H Lehnert
Sam McNeill
Kathy Rama
Dennis Schmitt
Lynn T. Strange
Brenda J. Sykes
Wanetah Wilkins

We now have 467 active members.

NEW MEMBER DIRECTORY

As promised periodically and usually delivered with the Summer issue of the HCFA/CMS Alumni News, you will find a completely new Member Directory enclosed with this issue. It includes up-to-date information for all currently active members. The address, telephone number and e-mail address of the HCFA/CMS Alumni Association is all right on the picturesque cover.

We encourage members to keep us informed of changes so that we can in turn keep everyone up to date. E-mail addresses seem to be particularly subject to change or elimination. And we are happy to learn about new e-mail addresses as members join the wonderful world of cyberspace. Our high tech savvy membership boasts 366 members with an e-mail address, and there may be others that we are not aware of. If you have one and we don't know it, please send us an e-mail or otherwise advise us of it. We'd like to include you when we send out periodic (but infrequent so as not to intrude) messages of interest.

MEMBERSHIP SEARCH

As always, we acknowledge that there are many HCFA/CMS retirees that we have not been able to reach to tell them about the Alumni Association and invite them to join. We continue to ask for your assistance in spreading the message about us to them. If you know of any retiree that is not a member, please let them know about us and tell them how to contact us by telephone, snail mail or e-mail (all of that information can be found on page 2 of this issue). We will be very happy to send, either electronically or via snail mail, anyone the enrollment form and further information about membership. And Bill Engelhardt says you can always e-mail him personally at wengelhardt@adelphia.net for faster response (as the office e-mail is only accessed weekly).

SSAEAA

We'd again like to remind members that we do have a link to the Social Security Administration Employee Activities Association (SSAEAA) on our web site. The actual URL for it is "http://ssaeea.org" but you can just click on the link on our page. HCFA/CMS retirees are automatically members of the SSAEAA and are eligible to participate in discount purchases.

SOCIAL SECURITY ALUMNI ASSOCIATION WEB SITE

The Social Security Alumni Association now has a web site. It can be found at:

<http://www.ssaanational.org/>

There is also a link to it at the HCFA/CMS Alumni web site, which can be found at:

<http://www.cms.hhs.gov/CMSAlumni>

Many of us, like myself, have worked for both SSA and HCFA or CMS during their career and are eligible for membership in both alumni associations. I belong to both and I urge anyone who is eligible to take advantage of the opportunity. Enrollment and renewal forms for the Social Security Alumni Association can be downloaded from their web site.

COLA COUNT

Through eight months of the counting period toward the January 2007 federal retiree cost of living adjustment the inflation index used to set that adjustment stands at 2.9 percentage points; following an increase of 0.3 in October, an increase of 0.1 in November, a drop of 0.5 in December, an increase of 0.8 in January, an increase of 0.1 in February, an increase of 0.4 in March, an increase of 1.0 percentage point in March (the largest increase in the current measuring period), an increase of 0.2 in April and an increase of 0.5 in May. The annual COLA count measures the change in the index's average from a third calendar quarter to the next third quarter. There are 4 months left in the counting period.

WALTER B. SCHAUERMANN AWARDED LIFETIME MEMBERSHIP

Walter B. Schauermaann is one of the principal founders of the HCFA/CMS Alumni Association and is considered to be the catalyst that really got the whole thing going. He also served as the first President and Chairman of the Board of Directors until his return to the wonderful world of work got in the way. He also graciously hosts the summer picnic every year at his home. The Board of Directors, at the April 21, 2006 meeting, unanimously voted to recognize Walt's accomplishments on behalf of the alumni association by awarding him a Lifetime Membership.

CFC CRAFTS AND GIFTS FAIR

CMS is again planning a Handmade Crafts Fair for the Combined Federal Campaign. The third annual "Handmade Crafts Fair" will be held on October 11, 2006 at the national headquarters at the Baltimore Single Site. The purpose of this event is to raise funds for the 2006 Combined Federal Campaign (CFC) and to highlight the talents of CMS employees and retirees. **Yes, CMS retirees are also invited to participate (show and sell their work) in this event.**

If you are interested in participating as a craftsperson in this year's event, please complete the "CFC Craft Fair Participant Interest and Display Needs Form" enclosed with this newsletter and return it **NLT August 4, 2006**. Please mail a hard copy to Lisa Williams; CMS; 7500 Security Boulevard; Mail Stop: C3-14-00; Baltimore, Maryland 21244.

During the last week of August, CMS will contact craftspeople to confirm participation, space requirements and display requests. They look forward to working with you in support of this worthy cause!

Please contact Lisa Williams via e-mail at Lisa.Williams@cms.hhs.gov or via telephone at (410) 786-7635 if you have any questions or just want to give her a heads up that you will be submitting the form to participate.

CFC COOKBOOK

William and Deborah Kidd have worked hard on the Cookbook for the Combined Federal Campaign (CFC) every year and are again asking for our help to create a wonderful cookbook this year.

Alumni members are invited (and encouraged) to contribute a recipe. If you have any questions, please contact William Kidd at 410-786-8609 or e-mail at William.Kidd@cms.hhs.gov or Deborah Kidd at 410-786-7204 or e-mail at Deborah.Kidd@cms.hhs.gov. Recipes can be submitted to Cookbook@cms.hhs.gov.

Compiling recipes for the 2006 CMS/CFC Cookbook has just started. The cookbook project helps make the lives of the less fortunate brighter through the Combined Federal Campaign. By contributing one or more recipes to the cookbook, and purchasing a copy, every one of us gains a twofold return: new recipes to enjoy and a contribution to charity. Your support will make this project successful, so why not take time to send a recipe?

In a "lessons learned session" after the 2005 CFC, some people asked for gourmet recipes. Although there have been a few gourmet recipes in past cookbooks, more of them will help. However, any recipe you haven't published before is welcome. Categories for the 2006 cookbook are the same as last year's edition, except that Grilling has been added. Under this category, you may send any recipe to be grilled or used as a sauce. Categories include the following:

Appetizers & Beverages
Breads & Rolls
Cakes & Cookies
Grilling
Main Dishes & Casseroles
Meat, Poultry & Seafood
Pies, Pastries & Desserts
Soups, Salads & Vegetables

To simplify the compilation process, you are encouraged to provide the following information in Microsoft Word (but if unable to do so, text in an e-mail note or another word processing program will be acceptable):

1. Name
2. Location (Hometown & State)
3. E-mail address (in case you need to be contacted about your recipe. Your e-mail address will not appear in the cookbook)
4. Title of recipe
5. Ingredients needed
6. Preparation instructions
7. Contributor's comments (Original comments are desired to fill a column. You could persuade readers to try your recipe, give a funny story about it, relate its history, state why it is healthy, or include whatever you would like to say as long as appropriately presented)

An example of a submitted recipe, with comments, appears below (to help you get started). Don't worry about the formatting.

Please e-mail your recipe(s) to Cookbook@cms.hhs.gov or snail mail them to William Kidd Centers for Medicare & Medicaid Services; 7500 Security Blvd,; Mail Stop S1-01-26; Baltimore, MD 21244-1850; or Deborah Kidd at Mail Stop C3-24-07 before the cut-off date of September 8, 2006 at 5 p.m. The sooner you send your recipe(s) the easier planning will get, without a backlog at the end. Again, if you have any questions, please contact William Kidd at 410-786-8609 or e-mail at William.Kidd@cms.hhs.gov, or Deborah Kidd at 410-786-7204 or e-mail at Deborah.Kidd@cms.hhs.gov.

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Charlie's Chili

- 1 pound extra-lean ground beef**
- 1 pound ground pork**
- 1 pound fresh sausage**
- 4 cloves garlic, minced**
- 8 tablespoons hot chili powder**
- 4 tablespoons cumin**
- 2 tablespoons paprika**
- 2 tablespoons oregano, brewed
in 1 can beer ("Oregano Tea")**

- 1 tablespoon cider vinegar**
- 1/2 tablespoon brown sugar**
- 1 14-ounce can beef broth**
- 1 28-ounce can stewed tomatoes**
- 1 15-ounce can tomato sauce**
- 1 6-ounce can tomato paste**
- 1 8-ounce can diced green chilies**
- 2 large stalks celery, chopped**
- 2 medium onions, chopped**
- 2 medium green peppers, chopped**

Garnishes

- Grated cheese**
- Oyster crackers**
- Hot sauce(s)**

1. In large skillet, brown ground beef, pork and sausage with garlic.
2. Drain off fat.
3. Add chili powder, cumin, and paprika.
4. Brown 1 to 2 minutes more, stirring frequently.
5. In separate saucepan, heat "Oregano Tea."
6. Put meat mixture and "tea" in crock-pot; add remaining ingredients (except garnishes).
7. Stir well.
8. Cover and cook on low 8 to 10 hours.
9. Sprinkle with garnishes to taste; serve.

Serve for family and friends - with a cold beverage! Harry James, band leader and trumpeter, once said: "Next to music, there is nothing that lifts the spirits and strengthens the soul more than a good bowl of chili. Congress should pass a law making it mandatory for all restaurants serving chili to follow a Texas recipe." I agree, and it tastes even better with appropriate background music. I recommend the Mavericks' "Live in Austin, Texas," Lyle Lovett's "Live in Texas," BeauSoleil's "Hot Chili Mama," the Green Chili Jam Band's "Starfishing," the Chili Blues Band's "Satisfaction Guaranteed" and, of course, anything by the Red Hot Chili Peppers!

Submitted by Charlie Riesz, Central Office

ALUMNI MEMBER EMAIL ADDRESSES WANTED

The two items above about CFC events are perfect illustrations of the benefits of alumni members sharing their e-mail addresses with the Alumni Association. We sent out advance notices of both events to all of our members who we knew to be Internet connected. We also send out notices of job opportunities, retirement parties, deaths, etc., and you miss out on these if you have an email address but haven't shared it with us. These notices are occasional and sporadic and do not overwhelm your email inbox.

If you have one, please share your email address with us and join the fun.

CIVIL SERVICE SURVIVOR BENEFIT

We thought we could clear the air a little about this confusing issue with Reg Jones' April 12, 2006 column at FEDweek.com entitled "How Much is a Survivor Annuity?"

Why is it that things that should be obvious are as usually clear as mud? Let me cite two examples of questions I've recently answered that fall in that category. They both dealt with survivor annuities. The first question was, "If I elect a survivor annuity, does the reduction in my annuity increase every year to pay for it?" The second was, "Is the survivor annuity a percentage of the annuity I received when I retired or the one I'm getting now?" Let's deal with them one at a time.

When you retire, your base annuity will be computed. If you elect a survivor annuity, the amount of the reduction will be calculated and applied. After that's done, you will have a new base annuity. For example, if your original base annual annuity were \$30,000 and you elected a full survivor annuity for your spouse, that figure would be reduced by 10 percent. So your new base annuity would be \$27,000. That's the annuity amount that would be increased each time you were eligible for an annual cost-of-living adjustment. As you can see, your new base annuity is not decreased annually to pay for the survivor annuity benefit.

Now, if you died before your spouse, your spouse would be entitled to the percentage of your annuity that you elected. That percentage would be applied to the annuity you would have been receiving on the day you died had you not elected a full survivor annuity. Using the example above, if your original base annual annuity were \$30,000, your survivor would receive x percent (that is, whatever percentage you chose) of that annuity increased by all intervening COLAs. On the other hand, if your spouse died before you did, your annuity would be increased to what it would have been had you never elected a survivor annuity, including all the intervening COLAs between your retirement and when your spouse died.

VISION & DENTAL BENEFITS UPDATE

Further details are still to come on the proposed new Vision-Dental Plan. Although OPM has selected carriers that will participate in the Federal Dental and Vision Insurance Plan--what will be called FEDVIP--many details of the coverage remain to be announced. There will be seven carriers of dental benefits and three carriers of vision benefits, in some cases the same companies that offer health benefits under the FEHB program. However, the two programs will operate separately; enrollment in one will not affect enrollment in the other. In its bid solicitation, OPM outlined general areas of coverage it wanted in both types of benefits but left room for variation, as it does with the FEHB program. Also still to be seen is how benefits under the new program will coordinate with the offerings available under FEHB. An educational program will precede the open season for choosing benefits that will run concurrent with the FEHB open season this fall.

FEDERAL LONG TERM CARE INSURANCE

Per FEDweek.com, the Federal Long Term Care Insurance program offers benefits generally similar to what is available on the open market, with premiums that typically are lower than individually purchased coverage, according to the Government Accountability Office. GAO noted that the three-year-old FLTCIP program's enrollment, of about 5 percent of active employees, is about comparable to the industry average for group long-term care plans, although about a third lower than initially expected, largely due to low enrollment rates among active military duty personnel and postal service employees. FLTCIP enrollees generally chose comparable benefits, in terms of coverage levels, waiting periods and other options. The average age of enrollees in the federal plan also is somewhat lower than that for individually purchased coverage, 56 versus 60. The number of claims being paid out also is below initial projections, although it's unclear whether that indicates an overall trend or is simply a short-term phenomenon, GAO said.

The GAO report found that FLTCIP premiums often compare well with individually purchased coverage, but not necessarily against group plans. For example, annual premiums across the three most commonly purchased federal benefit packages were 46 percent lower for single people and 19 percent lower for married couples that were both the same age, compared with premiums for similar individual products. However, those numbers don't account for good-health discounts that some private carriers offer that can reduce their premiums by 10 to 15 percent. Also, FLTCIP premiums in those three benefit packages were 3 percent higher than a group product GAO used as a benchmark, the California state employees plan.

GAO also found that the types of benefits available differed among plans. For example, while the FLTCIP offers daily benefit amounts ranging from \$50 to \$300 and waiting periods of 30 or 90 days before benefits begin, individual products offer daily benefits between \$18 and \$500 and waiting periods of 0 to 730 days. Similarly, while the FLTCIP offers benefit periods of three years, five years or lifetime, individual products offer periods ranging from one year to lifetime. Private plans also had additional types of inflation protection available.

Meanwhile, the Office of Personnel Management has proposed several relatively minor changes in the rules governing the FLTCIP program, including one in the area of erroneous coverage. FLTCIP regulations contain procedures for resolving disputes concerning eligibility for benefits and payment of claims, as well as procedures for determining whether coverage based on an erroneous application will be continued. Proposed regulations in the April 14 Federal Register clarify that the claims dispute procedures apply only to persons who have valid coverage under the program, and not to individuals who got coverage based on an erroneous application and where that coverage has been rescinded.

FEHB HSA PROPOSAL

FEDweek.com reports that proposed legislation has been sent to Congress that would allow Blue Cross/Blue Shield to offer a third FEHB option, which presumably would be a high deductible plan with a health savings account feature. Under current law, Blue Cross is limited to two options, but the administration has been pushing high-deductible plans in the FEHB and

elsewhere, arguing that they can save money and that they introduce a new element of competition into health care. It's unclear whether Congress will act on the proposal this year and whether even if it does such a plan could be offered for the 2007 plan year. The process of setting coverage and premium rates for 2007 already is well along.

Unions and other opponents argue that such plans tend to drain off relatively healthy enrollees, leaving other plans with higher claims rates. Data collected in the FEHB program so far shows that while there is some of that segmentation going on, enrollees in such plans seem to have been drawn more by the tax breaks than by the state of their health. In any event, the number of enrollees in such plans in the FEHB is only a fraction of a percentage point and the effect on the program has been miniscule; that could change, however, with introduction of a Blue Cross high deductible plan, since Blue Cross is by far the largest FEHB carrier.

SUPPORT YOUR BENEFICIARIES

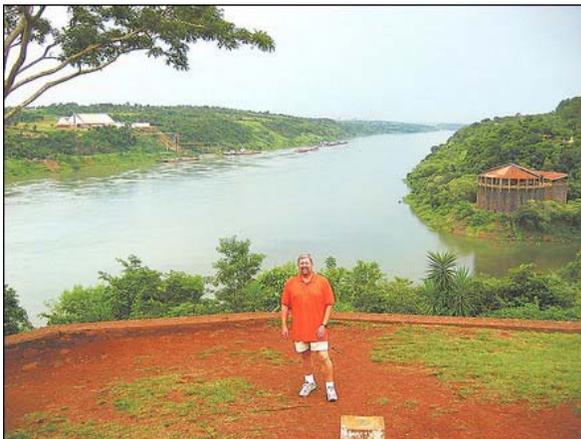
FEDweek.com reminds us that many estate plans include trusts that take effect after death. With any type of trust, it's up to the trustee to make decisions on distributions to the trust beneficiaries--the loved ones you want to provide for. However, some trust beneficiaries will quarrel with their trustees. Often, the problems result from poor chemistry between the trustee and the beneficiary.

If you don't want your trust beneficiaries to be locked in to a trustee, you can specifically give them replacement powers when you create a trust. These replacement provisions may contain certain requirements. They might state, for example, that the replacement trustee must be a bank with so many million dollars of capital and surplus, or a corporate trustee in a certain state.

Without such a power, your loved ones might be locked in to a situation you did not intend. With some removal powers, your beneficiary may receive more attentive service from a trustee, who'll know that a replacement is possible.

ALUMNI MEMBER TRAVELS AGAIN

Alumni Member Bob Bath of Honolulu Hawaii recently traveled extensively in South America and sent us this photograph and caption.



Bob Bath, of Honolulu, had a bystander take this photo of him in Puerto Iguazu, Argentina. In the background is Paraguay on the left and Brazil on the right across the rivers. Nearby is the famous and majestic Iguazu Falls, which Bath visited. "This (point) is one of only a few in the world where you can stand in one country and see two other countries. It is a fun experience," Bath said.

VIEW CONTRACTORS CAUTIOUSLY

The Federal Trade Commission lists the following red flags before hiring a home improvement contractor. Don't hire a contractor who:

Solicits door-to-door

Offers you discounts for helping him find other customers

Just happens to have materials left over from a previous job

Accepts only cash payments

A bona fide contractor will obtain the required building permits, so you won't have to do it. He or she likely will have a business number in the phone book and won't pressure you for an immediate decision.

You also should be skeptical about anyone who offers you exceptionally long guarantees, asks you to pay for the entire job upfront, or suggests that you borrow money from a lender the contractor knows.

Generally, your best bet is to hire contractors who have been recommended by trusted friends, relatives, or colleagues. Contractors should have personal liability, worker's compensation, and property damage coverage. Ask for copies of insurance certificates and make sure they are up to date.

VACATION OR INVESTMENT INCOME

If you own rental property away from home, you may be able to take a tax-deductible vacation. Say you live in New England and own a rental condo in Florida. You can deduct the cost of trips to Florida to maintain your investment.

Insight: You probably should not take deductions for a trip in-season. If your tax return is audited, the IRS might be skeptical of a "maintenance visit" to Orlando in January.

Such trips are easier to justify before or after the season. You might spend a week fixing up your Florida condo in July, scheduling a meeting with your rental agent while you're there.

You probably can deduct your air travel, car rental, dining, and incidental expenses. Keep records to show you did some work on the condo, to help get it ready for the rental season to come.

If you use a vacation home fewer than 14 days a year or less than 10 percent of the days it's rented to outsiders each year, whichever is greater, then your home is an investment property. If you use the home 15 or more days a year or more than 10 percent of the days you rent it to outsiders, it's a second home.

This makes a difference, for tax purposes. If you're able to declare the property as a second home, you can collect up to 14 days of rental income without paying taxes on it. However, if it's

an investment, you would have to declare the income. Then you can deduct business expenses such as advertising, cleaning, maintenance, etc. This may permit you to deduct repairs, maintenance, insurance, and depreciation costs. If your expenses exceed your income, you can deduct the loss, subject to the passive loss rules.

If you're over the 10 percent limit and your second home is classed as a residence, you only can deduct expenses up to the amount of rental income. What's more, before you can deduct any operating expenses or depreciation, you have to use your mortgage interest and property tax deductions first, in effect wasting deductions.

In calculating the days you use the property, "work days" don't count toward the 14-day, 10 percent test. For instance, if you spent the day landscaping and installing new appliances, you were working on the house and not using it. You should keep a log for tracking your own activities; visitors can sign this log, too, as a "guest book."

RETIREMENT COMMUNITY

If you or your parents are interested in a retirement community, visit several that seem attractive. The most desirable communities have waiting lists so you should act as soon as possible. Talk to people employed at various communities, such as nurses' aides. If you hear things like, "we're understaffed" or "we're killing ourselves to care for our patients," look elsewhere.

Stay in a guest house or guest room before making any decisions; eat some meals in the communal dining room to make sure you like the food and the atmosphere. Eat with residents, not with the marketing director, and decide if these are the people with whom you'd like to spend the rest of your life.

You can judge a retirement community by the way it sells itself. Reputable communities won't pressure prospects to sign up. Be especially skeptical about a community that has been around for several years and has an occupancy rate under 85 percent because good retirement communities fill up rapidly.

ASSISTED CARE LIVING

Assisted living facilities can help your parents stay out of a nursing home when they no longer can live independently. Check out prospective facilities carefully before making any commitments.

* Hire a pro. The National Association of Professional Geriatric Care Managers (www.caremanager.org) has a database of 1,500 professionals who can help with assessment and recommend facilities. They likely will know where to steer you (and where to keep you away from).

* Pay a visit. Make some unannounced visits, talk to residents, and observe what types of activities they are engaged in. Visit at different times during the day, including dinner, evenings and weekends.

* Survey the staff. Find out the staff-to-resident ratio and ask about employee training. See how

the staff interacts with residents as well as family members.

* Check out the contract. The facility's agreement will describe its fees, services, resident rights, facility and resident responsibilities, discharge criteria, and conditions of termination. You probably should hire an elder law attorney to review a contract before signing anything.

* Stay alert. After a parent moves in, visit often and regularly. This sends a message to the staff and administrator that someone cares and is watching out for the resident's best interest.

CASHING OUT INSURANCE

Fedweek opines that you (or an elderly parent) may have a life insurance policy that's no longer needed nor wanted. In many cases, premiums still must be paid. You can surrender the policy but that may trigger a large income tax bill, if investment income has accumulated inside the policy.

Instead of canceling the policy, investigate selling it. Life insurance policies are now being purchased by third parties for cash. In particular, if the insured individual is age 70 with some medical condition, a policy sale may bring more cash, after tax, than a surrender. The buyer will continue to pay the premiums and eventually collect the death benefit.

An experienced life insurance agent can help you locate buyers. Ideally, you'll sell to an institution such as a bank or a hedge fund that will buy the policy as part of an investment strategy. That may make you feel more comfortable than you would if an individual investor was going to collect on the death of the insured person.

HOME SELLER'S SECURITY

Fedweed.com says that when selling your home, hire a professional inspector before putting it on the market for sale. Get a recommendation from the American Society of Home Inspectors (www.ashi.com). Expect to pay around \$300 for a two-hour inspection and be sure to accompany the inspector to discuss any defects discovered.

Having your own inspection can protect you from future hassles. A buyer might bring an action against you in the future, claiming that you knew, say, that the roof was leaking but failed to disclose the problem. If so, you might be liable for breach of contract or fraud damages.

A report from a reputable inspector can defend you against such allegations. After you have your house inspected, stipulate that the transaction is an "as is" sale. That means you must disclose all known home defects but will not pay for any repairs. Again, this arrangement can help you avoid lawsuits over defects that become apparent after the sale closes.

AVOID PROBATE

Fedweek.com points out that you don't have to put assets into a trust to avoid probate. Other techniques:

Joint ownership. If assets are titled as "joint ownership with right of survivorship," and one co-owner dies, the survivors automatically inherit the property, without going through probate.

Retirement accounts. Contribute as much as possible to IRAs and employer-sponsored plans. At your death, the account will go to the beneficiary or beneficiaries you've named.

Accounts with beneficiaries. Most states offer payable-on-death (POD) and transfer-on-death (TOD) procedures for bank and brokerage accounts. Either way, you name a beneficiary or beneficiaries to inherit the account after your death.

Life insurance policies and annuities also pass to beneficiaries you have named, with no need for probate.

Gifts. Perhaps the simplest way to arrange for assets to avoid probate is to give them away while you're still alive. In 2004, you can give away up to \$11,000 worth of assets per recipient, without worrying about gift taxes.

Be sure you don't give away assets you think you might need some day.

SENIOR MANAGEMENT ANNOUNCEMENTS

Tracey Therit has been selected as the new Deputy Director for the Office of Equal Opportunity and Civil Rights (OEOCR) in CMS. Tracey joined the OEOCR organization in 2000 and has managed all aspects of the Agency's EEO complaint process and Alternative Dispute Resolution (ADR) Program. She brought CMS into full compliance with all regulatory time frames for EEO counseling, mediation, investigation, and final agency decisions. Tracey is the vice chair of the Federal Executive Board ADR Council, and was instrumental in establishing a Mediation Services Program available to Federal agencies. Tracey earned an M.S. degree in Conflict Analysis and Resolution from George Mason University and holds a B.S. degree in International Politics from George Washington University.

Barry Straube, M.D., has been appointed to the SES position of Director, Office of Clinical Standards and Quality (OCSQ) and Chief Medical Officer (CMO). Since April 2005, Dr. Straube has been the Acting Director OCSQ and Acting CMO. Dr. Straube began his Federal career with CMS in May 2000 as the CMO for CMS' San Francisco Regional Office. From May 2000 to April 2005, Dr. Straube was the senior clinical executive in Region IX and worked on all CMS major programs – Medicare, Medicaid, and SCHIP – with a particular emphasis on quality improvement activities in renal care and other areas. During 15 years (1980-1994) of clinical and academic practice in nephrology and transplantation, he simultaneously performed a number of senior physician staff and executive roles at California Pacific Medical Center in San Francisco. From 1994-1999, Dr. Straube served in a number of senior physician management

positions for subsidiaries of Foundation Health Systems (now known as Health Net), serving as Vice President, Quality Improvement, and Senior Medical Director at Health Net in California. He has also served as board member or committee member for numerous healthcare and quality improvement organizations and has had ongoing responsibilities for resident training in academic resident training programs. Dr. Straube received an A.B. degree from Princeton University and his M.D. degree from the University of Michigan Medical School. He is board-certified in Internal Medicine and Nephrology.

Jeff Nelligan has joined the Office of External Affairs as Press Secretary, succeeding Gary Karr. Jeff has extensive experience in public affairs in both the executive and legislative branches of government, as well as the private sector, that gives him an excellent background for this important position at CMS. He has served as Managing Director of Public Affairs for the General Accounting Office, where he gained invaluable knowledge of the health care work of our agency. Additionally, he served in the Office of the Inspector General at the Department of Transportation, and in the Department of State as a speechwriter. Jeff also worked in the legislative branch with Congressmen Bud Shuster and Bill Thomas. He served in the Army Reserve for 14 years, and is a graduate of Williams College and Georgetown University School of Law.

Julie Boughn has been appointed Acting Chief Information Officer and Director of the Office of Information Services. She replaced Dean Mesterharm, who retired April 30.

Jim Kerr, New York Regional Administrator, is assuming the duties of Acting Deputy Director of CBC. He is replacing the retiring Gary Bailey, who is moving on to a major leadership position in the private sector, until a successor is found.

THE GIFT OF AGING
Submitted by Connie Conrad

The other day a young person asked me how I felt about being old. I was taken aback, for I do not think of myself as old. Upon seeing my reaction, she was immediately embarrassed, but I explained that it was an interesting question, and I would ponder it, and let her know.

Old Age, I decided, is a gift.

I am now, probably for the first time in my life, the person I have always wanted to be. Oh, not my body! I sometime despair over my body, the wrinkles, the baggy eyes, and the sagging butt. And often I am taken aback by that old person that lives in my mirror (who looks like my mother!), but I don't agonize over those things for long.

Whose business is it if I choose to read or play on the computer until 4 a.m. and sleep until noon?

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become more kind to myself, and less critical of myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so avant-garde on my patio. I am entitled to overeat, to be messy, to be extravagant. I have seen too many dear friends leave this world too soon; before they understood the great freedom that comes with aging.

I will dance with myself to those wonderful tunes of the 50's, and if I, at the same time, wish to weep over a lost love ... I will.

I will walk the beach in a swim suit that is stretched over a bulging body, and will dive into the waves with abandon if I choose to, despite the pitying glances from the jet set.

They, too, will get old, if they are lucky enough to live that long.

I know I am sometimes forgetful. But there again, some of life is just as well forgotten. And I eventually remember the important things.

Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one too soon, or when a child suffers, or even when a beloved pet gets old and dies? But broken hearts are what give us strength and understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect.

I am so blessed to have lived long enough to have my hair turn gray, and to have my youthful laughs be forever etched into deep grooves on my face. So many have never laughed, and so many have died before their hair could turn silver. I can say no and mean it, or yes with no regrets.

As you get older, it is easier to be positive. You care less about what other people think. I don't question myself anymore. I've even earned the right to be wrong.

So, to answer your question, I like being old. It has set me free. I like the person I have become. I am not going to live forever, but while I am still here, I will not waste time lamenting what could have been, or worrying about what will be. And I shall eat dessert every single day.

Author Unknown

COMEDY KORNER

MY EMPLOYMENT HISTORY

Submitted by Martin Gilbert

My first job was working in an Orange Juice factory, but I got canned..... I just couldn't concentrate.

Then I worked in the woods as a Lumberjack, but I just couldn't hack it, so they gave me the axe.

After that, I tried to be a Tailor, but I just wasn't suited for it -mainly because it was a sew-sew job.

Next, I tried working in a Muffler Factory, but that was too exhausting.

Then, I tried to be a Chef - figured it would add a little spice to my life, but I just didn't have the thyme.

I attempted to be a Deli Worker, but any way I sliced it, I couldn't cut the mustard.

My best job was being a Musician, but eventually I found I wasn't noteworthy.

I studied a long time to become a Doctor, but I didn't have any patience.

Next, was a job in a Shoe Factory. I tried but I just didn't fit in.

I became a Professional Fisherman, but discovered that I couldn't live on my net income.

I managed to get a good job working for a Pool Maintenance Company, but the work was just too draining.

So then I got a job in a Workout Center, but they said I wasn't fit for the job.

After many years of trying to find steady work, I finally got a job as a Historian - until I realized there was no future in it.

My last job was working in Starbucks, but I had to quit because it was always the same old grind.

Finally, I opted for RETIREMENT, AND FOUND I'M PERFECT FOR THE JOB!

BACON AND EGGS

A couple in their nineties were both having problems remembering things. They decided to go to the doctor for a checkup. The doctor told them that they were physically okay, but they might want to start writing things down to help them remember.

Later that night while watching TV, the old man got up from his chair. His wife asked, "Where are you going?"

"To the kitchen" he replied.

"Will you get me a bowl of ice cream?"

"Sure."

"Don't you think you should write it down so you can remember it?" she asked.

"No, I can remember it."

"Well, I'd like some strawberries on top, too. You'd better write it down because you know you'll forget it."

He said, "I can remember that! You want a bowl of ice cream with strawberries."

"I'd also like whipped cream. I'm certain you'll forget that, so you'd better write it down!" she retorted.

Irritated, he said, "I don't need to write it down, I can remember it! Leave me alone! Ice cream with strawberries and whipped cream - I got it, for goodness sake!" Then he grumbled into the kitchen.

After about 20 minutes, the old man returned from the kitchen and handed his wife a plate of bacon and eggs. She stared at the plate for a moment and said, "Where's my toast?"

DRIVER WANTED

A senior citizen said to his eighty-year old buddy, "So I hear you're getting Married?"

"Yep!"

"Do I know her?" "Nope!"

"This woman, is she good looking?"

"Not really."

"Is she a good cook?"

"Naw, she can't cook too well."

"Does she have lots of money?"

"Nope! Poor as a church mouse."

"Well then, is she good in bed?"

"I don't know."

"Why in the world do you want to marry her then?"

"Because she can still drive!"

OLD DRESS

Dorothy and Edna, two 'senior' widows, are talking.

Dorothy: "That nice George Johnson asked me out for a date. I know you went out with him last week, and I wanted to talk with you about him before I give him my answer."

Edna: "Well, I'll tell you. He showed up at my apartment punctually at 7P.M., dressed like such a gentleman in a fine suit, and he brought me such beautiful flowers! Then, he took me downstairs, and what's there but a luxury car, a limousine, uniformed chauffeur and all. Then he took me out for dinner, and such a marvelous dinner it was lobster, champagne, dessert, and after dinner drinks. Then we went to see a show. Let me tell you Dorothy, I enjoyed it so much I could have just died from pleasure! So then, we came back to my apartment and he turned into an ANIMAL. Completely crazy, he tore off my expensive new dress, and had his way with me!"

Dorothy: "Goodness gracious! So, are you are telling me I shouldn't go out with him?"

Edna: "No, no, no, I'm just saying, wear an old dress!"

SAY AGAIN!

Three old guys were out walking. First one said, "Windy, isn't it?" Second one said, "No, its Thursday!" Third one said, "So am I. Let's go get a beer."

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A man was telling his neighbor, "I just bought a new hearing aid. It cost me four thousand dollars, but it's state of the art. It's perfect."

"Really," answered the neighbor. "What kind is it?"

"Twelve thirty."

Morris, an 82 year-old man, went to the doctor to get a physical. A few days later the doctor saw Morris walking down the street with a gorgeous young woman on his arm.

A couple of days later the doctor spoke to Morris and said, "You're really doing great, aren't you?"

Morris replied, "Just doing what you said, Doc, "Get a hot mamma and be cheerful."

The doctor said, "I didn't say that. I said, 'You've got a heart murmur. Be careful.'"

### **RETARDED GRANDPARENTS**

(This was actually reported by a teacher)

After Christmas, a teacher asked her young pupils how they spent their holiday away from school. One child wrote the following:

"We always used to spend the holidays with Grandma and Grandpa. They used to live in a big brick house but Grandpa got retarded and they moved to Arizona. Now they live in a tin box and have rocks painted green to look like grass. They ride around on their bicycles and wear nametags because they don't know who they are anymore.

They go to a building called a wrecked center, but they must have got it fixed because it is all okay now, and do exercises there, but they don't do them very well.

There is a swimming pool too, but in it, they all jump up and down with hats on.

At their gate, there is a dollhouse with a little old man sitting in it. He watches all day so nobody can escape. Sometimes they sneak out.

They go cruising in their golf carts.

Nobody there cooks, they just eat out. And, they eat the same thing every night, Early Birds.

Some of the people can't get out past the man in the dollhouse. Those who do get out bring food back to the wrecked center and call it potluck.

My Grandma says that Grandpa worked all his life to earn his retardment and says I should work hard so I can be retarded someday too. "When I earn my retardment, I want to be the man in the dollhouse. Then I will let people out so they can visit their grandchildren."

# **IN MEMORIAM**

**The Alumni Association respectfully acknowledges**

**the passing of the following**

**Alumni/Employees/Spouses and expresses its**

**sympathy to family members:**

**EILEEN CAIETTA (6/3/06)\***

**ZANETA CORNISH (6/06)\*\***

**ELSIE S. FANTT (1/3/06)\*\*\***

**ROBERT J. MOORE, SR. (4/7/06)\*\*\***

**CAROL ANN PRIHODA (CARRIE SHORB) (4/9/06)\*\*\***

\* New York Regional Office, DMO/COPB

\*\* Central Office, Office of Strategic Operations and Regulatory Affairs (OSORA)

\*\* HCFA or CMS Retiree

**If you are aware of any other deaths of Alumni please notify the editorial staff  
July 2006**